

### Health Care Coverage for Members Hired On or After January 9, 1997

Members hired on or after January 9<sup>th</sup>, 1997 must have at least **15 years of service credit earned in CRS** to be eligible to purchase retiree health care. Members with less than 15 years of service credit earned in CRS are not eligible for retiree health care coverage.

If you meet the minimum service requirement, your cost for health care coverage depends on your total full years of service credit with CRS AND your age at the time of separation from service. Total years of service credit include service earned while a member of CRS AND service transferred or purchased from other Ohio State Retirement Systems, Military Service, or Out-of- State Federal service.

$$\text{Full Years of Total Service Credit} + \text{Age at Separation from Service} = \text{Points}$$

Your cost to purchase retiree health care coverage is determined by your total points according to the table below. As an example, a member who separates from service at age 60 with 17 years of total service has 77 points and would be required to pay 50% of the full cost (full premium) for health care coverage. The full premium depends on the number of family members being covered.

Your total Points	Your Percentage of Premium Payment
90 Points	5% of full premium
80 to 89 points	25% of full premium
70 to 79 points	50% of full premium
60 to 69 points	75% of full premium
Less than 60 points	75% of full premium for employee coverage only (spouse or dependent coverage not available)

Health care coverage is not a vested benefit and is subject to change.